

**Information to identify the case:**

Debtor 1 **Patrick R. Bennington**  
First Name Middle Name Last Name  
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Northern District of Illinois**  
Case number: **17-26638**

Social Security number or ITIN **xxx-xx-8964**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**  
Date case filed for chapter **13 9/6/17**

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/15**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Patrick R. Bennington	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2920 Oak Rail Dr. New Lenox, IL 60451	
<b>4. Debtor's attorney</b> Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: <a href="mailto:davidsiegelbk@gmail.com">davidsiegelbk@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 9/7/17

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>October 3, 2017 at 11:30 AM</b>	<b>Location:</b> 801 Warrenville Rd, Ste 655, Lisle, IL 60532-3614
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	<b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 12/4/17</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 1/2/18</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 3/5/18</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: <b>11/17/17 at 11:30 AM, Location: Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432</b>	
	<b>The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00</b> If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

In re:  
Patrick R. Bennington  
Debtor

Case No. 17-26638-PSH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: tjernigan  
Form ID: 309I

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Sep 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2017.

db +Patrick R. Bennington, 2920 Oak Rail Dr., New Lenox, IL 60451-2826  
tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
25983899 +Aes/chase Bank, Po Box 61047, Harrisburg, PA 17106-1047  
25983900 +Amanda Bennington, 2920 Oak Rail Drive, New Lenox, IL 60451-2826  
25983919 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, PO Box 182676, Columbus, OH 43218-2676)  
25983907 +Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764  
25983921 +Numark Cu, Po Box 2729, Joliet, IL 60434-2729  
25983927 THD/CBNA (Home Depot), PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidsiegelbk@gmail.com Sep 08 2017 02:59:07 David M Siegel,  
David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
ust +E-mail/Text: USTPREGION11.ES.EDF@USDOJ.GOV Sep 08 2017 03:00:04 Patrick S Layng,  
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
Chicago, IL 60604-2027  
25983901 +E-mail/Text: bk@avant.com Sep 08 2017 03:01:06 Avant Inc, 640 N Lasalle St,  
Chicago, IL 60654-3731  
25983905 EDI: CAPITALONE.COM Sep 08 2017 02:38:00 Capital One Bank Usa, 15000 Capital One Dr,  
Richmond, VA 23238  
25983918 EDI: CITICORP.COM Sep 08 2017 02:38:00 Home Depot, Bankruptcy Department, PO Box 20483,  
Kansas City, MO 64195  
25983902 EDI: CAPITALONE.COM Sep 08 2017 02:38:00 Cap One, Bankruptcy Dept., PO Box 30285,  
Salt Lake City, UT 84130-0285  
25983903 +EDI: CAPITALONE.COM Sep 08 2017 02:38:00 Capital 1 Bank, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285  
25983904 +EDI: CAPONEAUTO.COM Sep 08 2017 02:38:00 Capital One Auto Finan, 3901 Dallas Pkwy,  
Plano, TX 75093-7864  
25983906 EDI: CAPITALONE.COM Sep 08 2017 02:38:00 Capital One Bank, N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
25983909 +EDI: RMSC.COM Sep 08 2017 02:38:00 GECRB/AMAZON, PO Box 960013, Orlando, FL 32896-0013  
25983908 EDI: RMSC.COM Sep 08 2017 02:38:00 GECRB/Amazon, PO Box 981439, El Paso, TX 79998-1439  
25983911 EDI: RMSC.COM Sep 08 2017 02:38:00 GECRB/Amazon PLCC, PO Box 965015,  
Orlando, FL 32896-5015  
25983913 +EDI: RMSC.COM Sep 08 2017 02:38:00 GECRB/Care Credit, PO Box 965036,  
Orlando, FL 32896-5036  
25983915 EDI: RMSC.COM Sep 08 2017 02:38:00 GECRB/Lowe, PO Box 965005, Orlando, FL 32896-5005  
25983914 +EDI: RMSC.COM Sep 08 2017 02:38:00 GECRB/Lowe, PO Box 981400, C811,  
El Paso, TX 79998-1400  
25983916 EDI: RMSC.COM Sep 08 2017 02:38:00 GECRB/Lowes, PO Box 103065, Roswell, GA 30076  
25983917 +EDI: RMSC.COM Sep 08 2017 02:38:00 GECRB/Lowes, Attention: Bankruptcy Department,  
PO Box 103104, Roswell, GA 30076-9104  
25983910 +EDI: RMSC.COM Sep 08 2017 02:38:00 Gecrb/Amazon, Attn: Bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
25983912 +EDI: RMSC.COM Sep 08 2017 02:38:00 Gecrb/Care Credit, Attn: bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
25983920 +E-mail/Text: cst.bankruptcy@chase.com Sep 08 2017 03:01:32 Jpm Chase, P.o. Box 7013,  
Indianapolis, IN 46207-7013  
25983921 +E-mail/Text: Collections@numarkcu.org Sep 08 2017 03:01:36 Numark Cu, Po Box 2729,  
Joliet, IL 60434-2729  
25983922 +EDI: AGFINANCE.COM Sep 08 2017 02:38:00 OneMain Financial, 6801 Colwell Blvd,  
Irving, TX 75039-3198  
25983923 EDI: RMSC.COM Sep 08 2017 02:38:00 SYNCB/AMAZON PLCC, PO Box 965015,  
Orlando, FL 32896-5015  
25983924 EDI: RMSC.COM Sep 08 2017 02:38:00 SYNCB/Care Credit, PO Box 965036,  
Orlando, FL 32896-5036  
25983925 +EDI: RMSC.COM Sep 08 2017 02:38:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
25983926 +EDI: RMSC.COM Sep 08 2017 02:38:00 Syncb/Mattress Firm In, 950 Forrer Blvd,  
Kettering, OH 45420-1469  
25983928 EDI: RCSDELL.COM Sep 08 2017 02:38:00 Webbank/DFS, PO Box 81607, Austin, TX 78708-1607  
TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: tjernigan  
Form ID: 309I

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Sep 07, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Patrick R. Bennington davidsiegelbk@gmail.com,  
davidmsiegel@hotmail.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Glenn B Stearns mcguckin\_m@lisle13.com  
Patrick S Layng USTPRRegion11.ES.ECF@usdoj.gov

TOTAL: 3